



**Focus Ireland submission to
the consultation on potential
new Working Age and
Targeted Child Payments**

June 2026

Introduction

Focus Ireland welcomes the opportunity to contribute to the consultation on potential new Working Age and Targeted Child Payments.

While homelessness is always a housing issue, it is rarely exclusively a housing issue. Poverty is a significant factor, as emphasised in the [OECD toolkit on combatting homelessness](#), and the actions and decisions taken by other State agencies and Departments can be hugely influential on whether someone becomes homeless. Focus Ireland's [recent submission](#) on the Government's *Homeless Prevention Framework* emphasised social welfare as a critical feature of Universal Prevention - the most important element of effective homeless prevention. Major reforms of the system, as proposed in the Department of Social Protection discussion paper, could be hugely consequential for people experiencing, or at risk of, homelessness.

Focus Ireland has consistently made the case that, to be effective, strategies to tackle homelessness must be based on a collaborative problem-solving approach. We welcome the high-level policy objectives of reducing child poverty and resolving some of the issues with the current system, most notably the cliff-edges faced by many recipients who risk losing these crucial supports as their household income increases. As we wait for the prevention framework to be finalised and published, alongside the first ever *Child and Family Homelessness Action Plan*, potential reforms by the Department of Social Protection are a clear opportunity to embed the cross departmental approach that is core to Government strategies including *Delivering Homes, Building Communities 2025-2030* and the *Roadmap for Social Inclusion 2026-2030*.

In principle, we would support reforms to these income supports that alleviate poverty and subsequently result in less households entering homelessness, and support more households to exit, as long as clear policy objectives are achieved. The content of this submission is reflective of the high-level discussion document regarding the proposed reforms that was published by the Department of Social Protection. In order to comment on specific elements of this proposal, we would require more detail on models being proposed and would welcome further consultation on any models selected later in this process.

Our key insights and high level recommendations are centred around ensuring the needs of households with experience of homelessness and those at risk of homelessness are key considerations in the broader framework of potential reforms. Recognising the complexities of the social protection system, we believe this would require rigorous testing to identify any cohorts that could experience a loss of income as a result. We would welcome continued engagement with the Department of Social Protection in this regard.

Targeted Child Payment

Question 1: Do you think we should change our current system of Child Support Payment and Working Family Payment and introduce a targeted child payment? Why / Why not?

At present, the main supports for low-income families are the Working Family Payment and Child Support Payments. While these payments are effective at alleviating poverty, each payment has specific rules which could exclude some low-income families. There have been calls to replace our current system with a single stand-alone targeted child payment, also known as a “Second-Tier Child Benefit”, as part of the government’s commitment to reducing child poverty.

Focus Ireland supports, in principle, the introduction of a targeted child payment where it alleviates poverty, promotes income adequacy for more households on low incomes, and removes cliff edges for families. The introduction of a targeted payment must not negatively impact a household’s income or a family’s eligibility for other essential supports.

Child and Family Homelessness in Ireland

Child homelessness is the most extreme form of poverty in Ireland today, causing significant trauma and impacts severely on children’s physical, psychological, and emotional wellbeing. However, previous targeted measures to tackle child poverty have failed to acknowledge the plight of the 5,604 children in emergency accommodation with their families.

In April 2026, a record 2,707 families were in emergency accommodation in Ireland.¹ The devastating increase in family homelessness over recent years – rising 149% between 2021 and 2025² - has been accompanied by a significant increase in the number of families that are homeless for long periods, with the number of families homeless for over two years more than doubling in Dublin since 2023.

As one of the main organisations working with families experiencing homelessness, in partnership with local authorities, Tusla and other agencies, the Working Family Payment and Child Support Payments are crucial supports to many of the families Focus Ireland work with on a daily basis. The loss of the Working Family Payment could be a major risk to one-parent families in particular without safeguards in place to protect current level of supports. Reforms that address issues with the current system, as identified in the consultation paper, would be welcome but would also require rigorous testing to prevent any unintended consequences.

To achieve the Government’s target to reduce consistent child poverty to 3% by the end of 2030, reducing family homelessness must be a priority consideration in reforms to targeted social supports. However, it is vital that changes to income supports do not result in income loss for households and should not result in barriers to people experiencing homelessness from accessing other fundamental supports.

Protecting eligibility for other essential supports

Consideration must be given to eligibility criteria for essential supports when designing new models of support. In the case of families experiencing homelessness, eligibility for social

¹ Department of Housing, Local Government and Heritage *Monthly Homelessness Report April 2026*

² O’Sullivan, E., McGovern, A., and Allen, M. (2025) *Focus on Homelessness: All Regions*. Dublin, Focus Ireland

housing is an absolute necessity for the vast majority of households. Exits from homelessness happen through two main routes: (i) obtaining a tenancy in the private rental sector with some form of rent subsidy (HAP, RAS or RS) or (ii) being allocated a social housing tenancy by their local authority. Eligibility for either housing support is determined by the [Social Housing Household Means Policy](#).

Currently, the Working Family and Child Support Payments are assessable income, while Universal Child Benefit is not. The impact of any potential reforms on a household's eligibility for this essential support must be assessed and any risks mitigated in advance of reforms being finalised. This will most likely require cross-departmental action to ensure that eligibility criteria and thresholds reflect any new poverty prevention measures introduced by the Department of Social Protection.

In that respect, we very much welcome the recent decision by the Department of Housing to disregard Child Maintenance as assessable income for social housing. Following on from the Department of Social Protection's decision to disregard this payment for social welfare supports in 2024, we are hopeful that other departments will follow suit, thus improving cohesion across government departments ensuring that the families most in need are able to access crucial supports such as the National Childcare Scheme.

Whole of government approach

The new *Roadmap for Social Inclusion 2026-2030* commits to ensuring that all people have their essential needs met which include secure housing, reiterating the *EU Anti-Poverty Strategy's* commitment to fight housing exclusion, as well as the *European Child Guarantee*. The development and implementation of effective homeless prevention strategies and pathways out of homelessness require measures that are considered alongside the poverty and marginalisation experienced by individuals and families, as well as the circumstances of homelessness that create significant barriers to securing and sustaining training and employment, particularly for lone parents.

Measures to address poverty must be designed and implemented as part of a whole of Government approach, reducing siloed processes and ensuring interdepartmental policy alignment. Reforms must not create a barrier to families with experience of homelessness from accessing fundamental supports from other government departments - any negative impacts on these families would completely undermine the overall objective of reducing child poverty.

Question 2: If you agree change is needed, what do you think of the described approach for a standalone, weekly, targeted child payment?

One possible approach for a targeted child payment would be to establish a new separate weekly payment for low-income families with children, which would replace the current Child Support Payment and Working Family Payment. The new payment would work as follows:

- **It would be available to families on low income. The families would not need to be receiving another social welfare payment to be eligible to apply.**

- **The amount that people receive would depend on their household income and number of children.**
- **Similar to the current Child Support Payment, there would be a set amount paid for each child in the family, and the amount paid would be higher for children aged 12 and over.**
- **Families with lower incomes would receive the maximum rate, and the rate would gradually reduce as the household income increases.**
- **The targeted payment would not affect the universal Child Benefit Payment, which is to be retained as is.**

Focus Ireland would support the proposed approach for the new targeted child payment, in principle, if it reduces poverty, removes the current cliff edges experienced by families as their income increases slightly over thresholds and ensures that the families who need more supports are getting them.

Positives

We would welcome the modernisation of the current system through a tapered reduction in the new Child Support Payment if a family's income increases, reducing the cliff edges currently faced by many households. This should be replicated across Departments to ensure that targeted supports do not jeopardise existing essential supports, such as thresholds for maximum childcare supports, ensuring that parents, and lone parents in particular, are supported to remain in or take up paid employment.

We would also welcome the continued recognition of the age differential for children over 12 years. MESL data for 2025 show that 88% of the needs of a primary school aged child are met through social protection but only 64% of the needs of a secondary school aged child are met.³

The increase to Child Support Payment rates in Budget 2026 should be built on as part of reforms to ensure that the needs of children of all ages are fully reflected in any new payment. We expect these measures would have a positive impact on households accessing income supports, however this would depend on how they interact with existing social supports and secondary benefits.

Additional considerations

Income thresholds should be fair and inclusive to ensure that a targeted payment is accessible to those who need it. These should be in line with MESL and index linked to the minimum wage to ensure that it keeps pace with inflation and cost of living increases.

The Department of Social Protection must also ensure that effective features of the current system are not lost as part of reforms. For example, the current Child Support and Working Family Payments are available for young people in full-time education up to age 22. This should be retained as part of a new targeted child payment.

Inter-departmental collaboration will be crucial to ensure that the objective of targeted supports to alleviate poverty are not undermined by other barriers to employment. The

³ Vincentian MESL Research Centre. (2025, June 17). [Minimum essential standard of living \(MESL\) 2025: Annual update report](#). Society of St. Vincent de Paul.

impact of a lack of affordable childcare and other barriers specific to households in emergency homeless accommodation are discussed further in the Working Age Payment section, however, it is worth noting at this stage that employment trends among families in homelessness have changed as the scale of Ireland's housing problem has deepened.

CSO data for April 2022 shows that 1 in 5 people in emergency homeless accommodation were employed⁴ and this figure is likely to be higher now with many families having one or two parents in employment.

Focus Ireland's [Insights into Family Homelessness report](#) from 2024 found that some parents had to leave employment due to entering homelessness- this was most often due to the distance needed to travel from their accommodation to either their children's school, family members' houses, or the location of their jobs. Reforms to income supports should acknowledge the specific challenges for many families in accessing paid employment. They should also reflect the care roles of many parents, particularly lone parents, and support those who are unable to participate in paid employment due to high caregiving responsibilities.

Question 3: Do you have an alternative proposal for a new child payment you would like to suggest?

The ideas in this discussion document represent just one suggested approach. We have the option to change just one payment, or neither payment. Readers should consider the two suggested changes to our social welfare system individually and reach their own conclusions on whether they think each has merit.

If you have an alternative suggestion for reform in supports to vulnerable families and children, as well as people of working age, you are welcome to share them.

If the Working Family and Child Support Payments are to be replaced with a new targeted child payment, this must reflect the increased risk of poverty and homelessness for one-parent families and low-income households in the private rented sector.

Higher housing costs for HAP tenants

The at risk of poverty rate for low-income households in the private rental sector is a major concern. Notices of Termination (NoTs) from the Private Rental Sector continue to be the single largest driver of family homelessness, accounting for 40% of new family presentations in Dublin in 2024.⁵ A report by the Dublin Regional Homeless Executive showed that 17% of Notices of Termination between 2016 and 2024 were issued due to rent arrears - second only to landlord sale.⁶

⁴ [Census of Population 2022 Profile 6 - Homelessness](#)

⁵ Maphosa, P. (2025) Family Homelessness in Dublin: [New Entries in 2024 and Trends Over Nine Years \(2016–2024\)](#). Dublin: Dublin Region Homeless Executive

⁶ Maphosa, P. (2025) Family Homelessness in Dublin: [New Entries in 2024 and Trends Over Nine Years \(2016–2024\)](#). Dublin: Dublin Region Homeless Executive

Despite the majority of HAP households being in employment during the last Census,⁷ they continued to face the highest risk of poverty after housing costs than any other group. SILC 2025 data shows that households living in accommodation rented with State supports (for example, HAP, RAS or Rent Supplement) had a 58% 'risk of poverty' rate when rent was deducted from disposable income - the highest amongst all groups.

Standard HAP rates have not been revised in over a decade which has led to a growing disparity between HAP subsidies and market rates. While we are awaiting the results of the ongoing HAP rates review, the need for top up payments to landlords continues to unfairly force tenants on low incomes to bridge the gap through 'top-ups' directly to their landlords.

Disproportionate impact of poverty and homelessness on one-parent families

As members of the National One Parent Family Alliance (NOPFA), Focus Ireland has consistently highlighted the correlation between an increased risk of poverty for one parent households and homelessness. According to [SILC 2025](#), one parent families are three times more likely to experience consistent poverty compared with two-parent families. This is reflected in the consistent overrepresentation of one-parent households in monthly homeless data, with over half of families in homelessness headed by a lone parent.

Lone parents and their children are particularly at risk due to insufficient HAP rates and the payment of unaffordable top-ups to landlords. At the end of 2024, 23,337 out of 53,571 HAP tenancies were one-parent households meaning lone parents make up nearly half of all HAP tenants nationally.⁸ SILC data for 2025 show that this group is over three times more likely to experience consistent poverty compared with two-parent families. This is reflected in the consistent overrepresentation of one-parent households in homeless data, with over 57% of families in homelessness headed by a lone parent in April 2026.⁹

Focus Ireland welcomes the Government's review of HAP rates and are hopeful that the main concerns with the scheme will be addressed as a result. We also await the Government's *Child and Family Homelessness Action Plan* and expect new measures to address the overrepresentation of one parent families in homeless data. Nevertheless, the at risk of poverty rates for lone parents and HAP tenants cannot be ignored as long as top up payments are a requirement for low-income families to afford to rent. Efforts to tackle child poverty must include measures to support these cohorts who are most at risk of homelessness again highlighting the importance of cross-departmental collaboration. For more information see our [submission to the review of HAP](#) rates.

Best Interests of the Child

Furthermore, Focus Ireland's [No Child Without a Home](#) campaign highlights the need to adopt the Best Interests of the Child principles in housing legislation to ensure that families experiencing homelessness are supported to maintain their existing support networks, also supporting more parents to remain in or take up paid employment or access training and education. The Department of Housing's commitment to a *Child and Family Homeless*

⁷ CSO (2022) See [Figure 1.6: Employment of Households Coming into HAP by Year](#)

⁸ Parliamentary Budget Office (2024) [Ongoing Need 2024 – The True Demand for Social Housing](#)

⁹ Department of Housing, Local Government and Heritage *Monthly Homelessness Report April 2026*

Action Plan that is guided by the UNCRC was recently praised by the Office of the Ombudsman for Children¹⁰ and should be replicated in any reforms to target child poverty by the Department of Social Protection.

Question 4: The discussion document outlines additional considerations to this proposed change, e.g. how to deal with secondary benefits such as Fuel Allowance? Do you have any opinions on these considerations?

As noted previously, it would be difficult to comment on specifics until more detail on the models of reform are available, and we welcome further consultation in this regard. In terms of the broader proposed framework, ensuring secondary benefits are retained must be central to any poverty alleviation measures. This also provides an opportunity for a more inclusive system, ensuring that all supports are accessible to the households that need them.

Impact on existing income supports

Based on the high-level discussion document published by the Department of Social Protection, we would have concerns regarding the interaction between reformed income supports and existing payments. For example, it is unclear what impact a targeted Child Payment could have on households in receipt of Jobseekers Transitional Payment and/or One Parent Family Payment, and whether or not this would involve a transition to an entirely new system. Again, this highlights the need for ongoing consultation as models are developed in order to ensure that safeguards are in place to protect the current level of supports and to avoid households being worse off as a result.

The welcome extension of the fuel allowance to recipients of the Working Family Payment in Budget 2026 should be built on as part of reforms. Many households in receipt of the Child Support Payment do not qualify for this important income support and the reforms present an opportunity to address this gap to ensure that all families that need it can access this allowance as well as other secondary benefits that were introduced to address household poverty.

While we welcome reforms that would result in a more accessible, more efficient system of targeted social supports for those most at risk, any changes to the current system must not result in barriers to people experiencing homelessness from accessing other supports and secondary benefits. Again, we must emphasise the need for rigorous testing of any potential reform model to ensure that reforms are evidence-based and household income is not reduced as a result.

Additional considerations

Currently many parents in paid employment face the prospect of losing crucial supports provided by other government departments if their income increases slightly. For example, the current threshold for maximum supports under the National Childcare Scheme does not reflect increases to the National Minimum Wage or thresholds for current income supports including the Working Family Payment.

¹⁰ Office of the Ombudsman for Children (2026) [Annual Report 2025](#). Dublin

In addition, increasing efficiency across the system requires clear, accessible application processes to ensure maximum uptake of supports. This should not result in any delays to payments or impact eligibility for other essential supports. For example, some families need proof of Child Benefit for social housing applications, so any delay can jeopardise access to this vital support. Every effort should be made to prevent such knock-on effects.

It is also important to consider the specific needs of larger families who are trapped in homelessness due to a lack of availability of suitable properties. Families with a 4+ bedroom need are particularly at risk of spending the longest periods in emergency accommodation, prolonging the trauma of homelessness and causing long-term harm especially to children especially. While the new housing strategy includes targeted measures to support larger families to exit homelessness, current processes and market challenges mean that the impact is not being seen on the ground yet. Reformed systems should recognise the ongoing needs of these households while in emergency accommodation and ensure that supports remain in place as they transition to a life after homelessness.

Working Age Payment Feedback

Question 1: Do you think we should change our current system of Jobseekers Allowance and introduce a working age payment? Why / Why not?

Jobseeker's Allowance is our main income support for those who are unemployed, or partially employed. While it works well, it can, in some circumstances discourage people from taking on additional employment. As a result, the Government has committed to introducing a working age payment to ensure that work always pays.

Focus Ireland supports, in principle, the introduction of a Working Age Payment where it makes it easier for individuals to engage with employment and reduces poverty. Focus Ireland's Preparation for Education, Training and Employment (PETE) programme operates in Dublin, Waterford, and Limerick, and supports people who have experienced, or are currently experiencing, homelessness to overcome barriers to employment through practical skills development, personal growth, and tailored guidance.

Barriers for people experiencing homelessness

Through our work in PETE, we see how the current Jobseeker's Allowance system can, for some service users, create anxiety about engaging with employment due to fears of losing access to financial support. This can contribute to long-term reliance on social welfare, a loss of confidence, and further isolation from the labour market. A more accessible system is needed to ensure that recipients of social welfare feel supported and encouraged to engage with employment.

Many of the people we work with are either actively seeking employment or currently in work. Employment can provide financial independence and an important sense of

normality, particularly for those living in emergency accommodation or moving out of homelessness.

However, people experiencing homelessness face a range of barriers to accessing and sustaining meaningful employment, including unstable accommodation, mental health difficulties, limited access to childcare, and transport barriers. The introduction of a Working Age Payment must therefore go beyond simply restructuring payments. It should deliver a system that is easier to navigate; more responsive to need; and better able to support people experiencing homelessness.

It is also vital that no one is left worse off as a result of the proposed changes. A new Working Age Payment should reduce fear and uncertainty around taking up work, rather than creating additional stress or financial instability. As outlined in our responses below, this will require sustained communication and person-centred support, improved access to training and career guidance, and practical assistance with transport and other barriers to participation.

Overall, Focus Ireland would support the introduction of a Working Age Payment if it delivers a simpler, fairer, and more supportive system that improves outcomes for those furthest from the labour market. Without this, there is a risk that reform could replicate existing barriers or create new ones. We welcome continued engagement with the Department of Social Protection in the development of the new Working Age Payment, to help ensure that it reflects the needs of people experiencing homelessness.

Question 2: If you agree change is needed, what do you think of the new working age payment described in this document?

One option is to replace Jobseeker's Allowance with a new payment where people are paid an amount based on how far their income is below a set threshold. Under this approach, the rate someone receives on the new working age payment would reduce gradually as they work more, avoiding a sudden loss of payment.

If implemented the new working age payment would be:

- **A payment for those aged between 18 and 66 who are either fully unemployed or on low income, irrespective of the days or hours worked.**
- **Available to single people, couples, and families with children.**

Focus Ireland sees merit in the proposed Working Age Payment, particularly where it allows support to reduce gradually as income increases rather than ending abruptly. In principle, this could help to reduce some of the fear and uncertainty associated with taking up paid employment. We would welcome the modernisation of the current system through a shift away from a 'days/hours worked' approach towards an income-based Working Age Payment.

It is important, however, that the new payment operates as a clear and supportive system for recipients, rather than one that creates confusion or leaves people feeling that they may be caught out by changes to their income or entitlement. The system must be easy to

understand, implemented clearly, and designed in a way that does not create additional stress or leave people worse off.

We also note that the consultation document highlights that there may be a small number of individuals who would be better off under the current Jobseeker's Allowance payment. If this is the case, consideration should be given to what protections, or transitional supports may be needed to ensure that these individuals are not disadvantaged or marginalised as a result of the changes.

Overall, Focus Ireland is supportive of the direction of reform set out in the proposed Working Age Payment. Its success, however, will depend on whether it delivers a fairer and more accessible system for those facing the greatest barriers to employment.

Question 3: Do you have an alternative proposal for a working age payment you would like to suggest?

The ideas in this discussion document represent just one suggested approach. We have the option to change just one payment, or neither payment. Readers should consider the two suggested changes to our social welfare system individually and reach their own conclusions on whether they think each has merit.

If you have an alternative suggestion for reform in supports to vulnerable families and children, as well as people of working age, you are welcome to share them.

If a new Working Age Payment is to be introduced, a key consideration is how the change is communicated to recipients and how the supports available alongside it are promoted. It is equally important that these changes are clearly communicated to services such as PETE, so that we can support our service users effectively during the transition.

We would also like to highlight the [Benefit of Work Estimator](#), as a valuable support. However, in our experience, it is not widely promoted, and many individuals in receipt of social welfare are unaware of it. As part of the rollout of the Working Age Payment, consideration should be given to further developing and promoting this tool. It could play an important role in helping recipients to understand, in an accessible and straightforward way, how taking up employment would affect their payments, without requiring them to speak to multiple people or navigate additional administrative processes.

The Working Age Payment should also be accompanied by enhanced employment and training supports, as outlined in our response to Question 5. Reform of the payment system alone will not be enough to support people into employment if wider barriers to participation remain unaddressed.

Ultimately, the introduction of a new payment should not create additional stress for recipients. It must be developed with an understanding that many people currently in receipt of Jobseeker's payments are also experiencing poverty and, in some cases, homelessness. The Working Age Payment should therefore be designed as an opportunity to support people towards greater stability and improved access to employment.

Cross-departmental collaboration will also be important to ensure that the new Working Age Payment is implemented in a way that reflects the wider realities of people's lives. In

particular, engagement with the Department of Housing, Local Government and Heritage will be important in ensuring that the new system supports broader efforts to address homelessness and housing insecurity.

Question 4: There are additional considerations to this proposed change regarding the treatment of lone parents, how to include self-employed income, how quickly the payment should respond to changes in income, and moving towards more individual payments. Do you have any opinions on these considerations?

This overrepresentation of lone parents and their families among those experiencing poverty and homelessness must be a key consideration in any reform of social welfare policy, including the development of the Working Age Payment.

Focus Ireland stresses that any changes to supports for lone parents should be designed with the best outcomes for both the individual and their family in mind. It is essential that families are fully supported as they navigate the trauma of homelessness and that they are not left worse off as a result of any changes to payment structures.

Thresholds for the Working Age Payment should take account of the additional costs, caregiving responsibilities, and barriers to employment that lone parents face. At a minimum, any new system should ensure that lone parents are not disadvantaged in comparison to current supports.

A key aspect of this is recognising and responding to the specific challenges faced by lone parents, including the cost of living and barriers to accessing childcare, employment, and education and training opportunities.¹¹ Access to childcare is a particularly significant issue for the families we work with, including both one-parent and two-parent households in emergency accommodation.

Specific barriers for parents in Emergency Accommodation

For families in emergency accommodation, restrictions on visitation can make it extremely difficult for parents who rely on informal childcare arrangements to participate in work or training. Parents of older teenagers also face additional challenges, as accommodation rules often prohibit leaving anyone under the age of 18 unsupervised, an option available to families in secure housing. This leaves parents with very limited alternatives, as after-school activities are often unaffordable and may require transport that families cannot access.

Inflexible work and training schedules further compound these challenges, forcing parents to make difficult choices between employment and caregiving and increasing the risk of sustained poverty and exclusion. These realities highlight the importance of ensuring that any new payment model is responsive to the lived circumstances of lone parents, particularly those experiencing homelessness.

To ensure that parents can participate fully in employment and education, additional childcare supports are essential. These supports must reflect and respond to the realities of

¹¹ More details of lone parents and homelessness can be found in the report from the INVOLVE Horizon project: Sheridan, S. (2025) [Lone Parents and Homelessness in Ireland. Executive Summary](#)

life in emergency accommodation, including restrictions on movement, limited access to informal care, and the financial pressures faced by families.

Overall, reforms to the treatment of lone parents within the social welfare system should reduce barriers to participation, support financial stability, and enable families to move out of homelessness.

Responsiveness of the working age payment

Focus Ireland recognises the potential benefits of a more responsive Working Age Payment that reflects individuals' real-time income. A system that can automatically adjust to changes in earnings could reduce administrative burdens and ensure that people receive timely and appropriate support as they move in and out of employment.

However, any move towards real-time responsiveness must be balanced with the need for stability and predictability, especially for people experiencing homelessness. For many of the individuals we support, income is often irregular, with people moving in and out of part-time, temporary, or low-paid work. In these circumstances, frequent fluctuations in weekly payments could create additional financial uncertainty and stress, making it more difficult to budget for essential needs such as food, care responsibilities, transport, and other daily living costs.

This is particularly important in the context of homelessness, where people are already managing significant instability in their day-to-day lives. Living in emergency accommodation can make it harder to maintain employment due to disrupted routines, frequent moves, transport difficulties, lack of privacy, and the emotional strain associated with homelessness. In this context, sudden or frequent changes to income support may further undermine an individual's ability not only to take up employment, but also to sustain it over time.

Any system of responsiveness must avoid sudden or dramatic changes in support and should be designed in a way that enables people to engage in employment without increased financial insecurity.

Ultimately, a balanced approach is needed, one that reflects changes in income while also recognising that financial stability is essential for people experiencing homelessness to access and sustain employment.

Question 5: Do you have any other thoughts on our current system of support for Jobseekers?

In September 2025, Focus Ireland made a [submission to the *Pathways to Work 2026–2030* public consultation](#). As part of this process, we engaged with colleagues from our PETE programme.

This submission identified a range of challenges faced by our service users in accessing social welfare supports, including Jobseeker's payments, as well as difficulties navigating pathways into sustainable employment. Based on this work, we have included four key areas for consideration by the Department of Social Protection in the development of the new

Working Age Payment. These areas highlight clear gaps in the current system of support for Jobseekers, particularly for those experiencing homelessness.

1. Sustained Communication and Support

Homelessness can lead to social isolation and a loss of self-confidence. It is often accompanied by a range of challenges, including financial instability and mental health difficulties. Without regular communication and support, prolonged reliance on social welfare can deepen this isolation and reduce engagement with employment and education opportunities.

We want to highlight the importance of consistent and meaningful communication with individuals, particularly those experiencing heightened vulnerability and stress, as well as long-term recipients of social welfare support. Supporting individuals to build confidence and develop an understanding of the world of work requires a collaborative and tailored approach. We strongly recommend ensuring regular engagement and active collaboration with services such as PETE, so that individuals can be referred in a timely manner and receive appropriate, person-centred support throughout their journey.

A key element of this approach is more regular and proactive contact that goes beyond the current scheduled check-ins for those in receipt of Jobseeker's Allowance. This should be complemented by accessible, consistent communication tools.

It is also important to note that people experiencing homelessness come from a wide range of backgrounds, and many face additional barriers to sustaining employment, including discrimination, exclusion, and reduced access to mainstream supports. These barriers can be particularly evident for groups such as members of Roma and Traveller communities and people with disabilities, increasing the risk of disengagement or exclusion from existing employment programmes.

All supports must therefore be inclusive, culturally competent, and responsive to these diverse needs, with a strong emphasis on building confidence and supporting engagement with employment, particularly for those distanced from the labour market.

2. Access to Training and Personalised Career Guidance

Training and career guidance play a vital role in helping people feel confident and supported when entering the paid employment. This is especially important for those who have experienced homelessness or have been receiving social welfare supports for an extended period.

It is not enough to simply encourage people to engage with training and employment opportunities. A clear system of individualised support is needed, where people in receipt of the new Working Age Payment are proactively engaged and supported in ways that go beyond what is currently provided to Jobseeker's Allowance recipients.

3. English Language Proficiency

Limited English language proficiency is an increasingly significant barrier for many of our service users. As Ireland approaches full employment, the availability of roles that do not require English language skills has diminished considerably.

Without sufficient proficiency, individuals face challenges not only in securing employment but also in:

- Accessing education and training opportunities
- Engaging effectively with Intreo and other support services
- Sustaining employment over the long term

There is an urgent need to expand access to English language education and to embed these supports from the earliest stages of engagement with Intreo. Integrating language learning as a core component of the employment pathway would promote inclusion, improve employment outcomes, and reduce the risk of long-term disengagement.

4. Access to Transport

Transport costs represent a significant and often overlooked barrier to sustaining employment, particularly for individuals living in emergency accommodation. Many of the people we support must travel long distances to access employment supports, and frequent relocations between accommodation placements can further disrupt commuting arrangements. Even after securing employment, individuals remain at risk of job loss if they cannot reliably and affordably travel to work. It is also important to ensure that individuals engaging with employment supports are provided with adequate assistance to travel to these services, so that transport costs do not become a barrier to participation and progression.